## **PUBLIC SUBMISSION**

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Definition of the Term "Fiduciary"; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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## **Submitter Information**

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## **General Comment**

To whom it may concern,

I have just been informed of this change that would remove my ability to work with Options in my IRA's. Options have been a great way to help me provide income for my retirment and provide me with capital gains. Options used in the right way provide me with less risk in the market.

The removal of my ability to use Options in my IRA would destroy my ability to provide a safe income for my self

and my wife in our retirement years.

The market is the only place where I can get a decent return on my money "THANKS TO THE GOVERMENTS ZERO INTEREST